

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

CURTIS A RAYMOND  
ANNE M RAYMOND  
Debtor(s)

Case No. 19-15647-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2019.
- 2) The plan was confirmed on 04/21/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/21/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,398.84.
- 10) Amount of unsecured claims discharged without full payment: \$36,541.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$91,542.02
Less amount refunded to debtor	\$1,916.02

**NET RECEIPTS: \$89,626.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,505.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,441.91
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,946.91**

Attorney fees paid and disclosed by debtor: \$1,545.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY	Unsecured	NA	NA	1,497.85	10.81	0.00
ALLY	Secured	NA	13,697.85	554.08	554.08	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	9.19	9.19	0.07	0.00
BRAD J. SADEK ESQ	Unsecured	NA	NA	1,500.00	1,500.00	0.00
CAPITAL ONE	Unsecured	NA	428.09	428.09	3.09	0.00
CAPITAL ONE AUTO FINANCE, C/O	Unsecured	NA	3,203.85	3,203.85	23.11	0.00
CAVALRY SPV I, LLC	Unsecured	NA	1,418.54	1,418.54	10.24	0.00
DISCOVER FINANCIAL	Unsecured	1,131.00	NA	NA	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Unsecured	3,889.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	7,367.00	7,367.00	53.14	0.00
INTERNAL REVENUE SERVICE	Priority	NA	5,334.00	5,334.00	5,334.00	0.00
LINEAR MORTGAGE, LLC	Secured	NA	35,391.00	7,672.96	7,672.96	0.00
LVNV FUNDING	Unsecured	NA	1,015.67	1,015.67	7.33	0.00
MERRICK BANK	Unsecured	NA	978.98	978.98	7.06	0.00
MERRICK BANK	Unsecured	NA	1,261.14	1,261.14	9.09	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	828.36	828.36	5.98	0.00
ONLINE COLLECTIONS	Unsecured	50.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,724.33	3,724.33	26.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	8,591.89	8,591.89	61.97	0.00
QUANTUM3 GROUP LLC AS AGENT F	Secured	NA	1,307.93	1,307.93	1,307.93	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	808.93	808.93	5.84	0.00
REMAX	Unsecured	562.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION (T	Secured	NA	NA	12,148.43	12,148.43	0.00
US BANK NATIONAL ASSOCIATION (T	Secured	NA	171,976.69	49,937.09	49,937.09	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,610.05	\$57,610.05	\$0.00
Debt Secured by Vehicle	\$554.08	\$554.08	\$0.00
All Other Secured	\$13,456.36	\$13,456.36	\$0.00
<b>TOTAL SECURED:</b>	<b>\$71,620.49</b>	<b>\$71,620.49</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,334.00	\$5,334.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,334.00</b>	<b>\$5,334.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,633.82</b>	<b>\$1,724.60</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,946.91</u>	
Disbursements to Creditors	<u>\$78,679.09</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$89,626.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/13/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.